



Why is having a good dental plan so important?

Because keeping a healthy smile can be important to maintaining overall health.

Maintaining good oral health matters. Staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.¹

Regular visits to the dentist are key to having a healthy smile.¹

Without the appropriate dental coverage, costs can add up quickly and often prevent people from having routine check-ups, or even specialty care. Available to you are two valuable plan options to choose from that can help provide the coverage and financial protection you need.

Our Dental PPO plan covers preventive care—such as cleanings and X-rays—with little to no cost depending on your plan.² You also receive discounts on covered services even after reaching your plan's annual maximum, which reduce out-of-pocket expenses.

Our Dental HMO/Managed Care³ MET100 plan gives you access to a large network of carefully screened, participating dentists who agree to significantly lower charges than typical dentists. There are no waiting periods, claim forms, deductibles, or annual maximums.

Enroll today!

For questions, please call MetLife at
1-800-GET-MET8
1-800-438-6388

Why should I enroll now?

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.⁴

Dental Insurance


Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



Know what your plan covers...

Dental insurance pays a portion of the costs associated with dental care. Premiums will be conveniently paid through payroll deduction.

Preventive care*



cleanings and exams


*Subject to frequency limits.

Basic care



X-rays and fillings

Major care



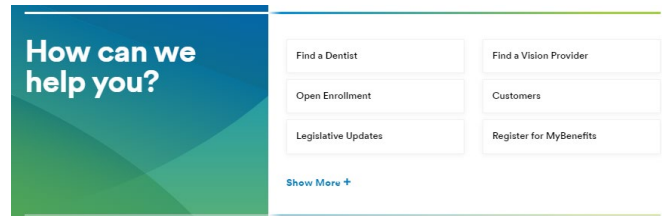
crowns and root canals

Find a Dental Provider

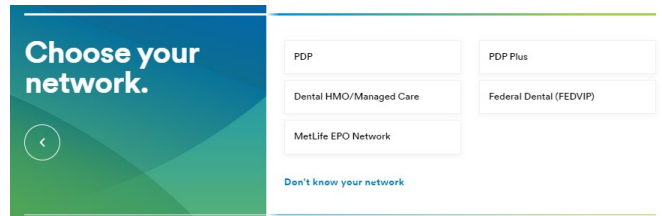
Take advantage of how simple it is to find a Dental provider by searching our online directory:



Step 1:
Go to [metlife.com](https://www.metlife.com)



Step 2:
Select “Find a Dentist” next to “How can we help you?”



Step 3:
PPO Plan
Select “PDP/PDP Plus” next to “Choose your network.”
Enter your Zip, City or State and select the “Find a Dentist” button.

HMO/Managed Care Plan
Select “Dental HMO/Managed Care” next to “Choose your network.”
Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.

Comparing your choice of plans:

The information below compares the two plan options to help you make a more informed decision. Please refer to the enrollment materials for complete details.

Features	Preferred Dentist Program PPO	Dental HMO/ Managed Care Plan
Eligibility	Available to individuals and their family members nationwide	Available to residents of CA, FL, NJ, NY and TX
Choice of Dentists	You have the flexibility to choose any licensed dentist, in or out of the network. Your cost may be higher when you visit an out-of-network dentist.	You pre-select a dentist, at time of enrollment, who participates in the network. Each family member may select a different participating dentist.
Specialty Care	No referral needed for specialty care.	Your selected dentist will determine if you need the services of a specialty care provider. ⁶
Network Discounts	All participating dentists have agreed to accept negotiated fees as payment in full for covered services. These fees typically range from 35%–50% less than the average charges in the same community. ⁵	You have access to hundreds of dental services at costs that may be considerably lower than your cost would be without this plan. ⁴

PPO				Dental / HMO Managed Care	
Service (PPO)	Dentist's Usual Fee*	Negotiated Fee	Percent Covered	Service (Dental/HMO Managed Care)	Member Co-pay at Participating Dentist**
Exams & Cleanings	[\$104]	[\$55]	[100%]	Cleaning (D1110, D1120)	\$0 - \$5
Filling	[\$176]	[\$82]	[80%]	Filling (D2391)	\$25 - \$30
Root Canals	[\$851]	[\$401]	[80%]	Root Canal, Molar (D3330) (Excluding Final Restoration)	\$75 - \$305
Crowns	[\$1,365]	[\$694]	[50%]	Crown (D2750)	\$50 - \$335

CDT Codes © American Dental Association (ADA)

*These hypothetical examples are based on average charges in the [Philadelphia] area (three-digit ZIP [191]), for procedure codes D1110, D2391, D3310 and D2740.

**Co-pay amounts are an estimated range and will vary based on your plan and location.

Which plan is best for you?

PPO Plan

HMO/Managed Care Plan

I want to go to any dentist, in or out of network



I want to go to a different dentist than my kids



I live in CA, FL, NJ, NY or TX



I don't want to handle any paperwork – the dentist handles it



I want to pay set co-pays instead of deductibles and co-insurance



Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.



Digital servicing capabilities make dental care easy

MetLife's mobile app⁷ puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.
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Multi-language health history forms enhance communications

Our health history forms, which are available in nearly 40 languages, are designed to help dentists better communicate with non-English speaking patients.



Teledentistry options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.



An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.



Frequently Asked Questions

Q. What types of services does the plan cover?

A. A number of dental procedures, including:⁸

- Exams and cleanings
- X-rays
- Fillings
- Root canals
- And much more

Q. How does the plan save me money?

A. **Think about this:** Having a good dental plan in place can help you save money every year.⁴ You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands.

Q. Who can enroll in the plan?

A. **You and your eligible family members.** For example, your spouse and dependents.

Q. How are claims processed?

A. **Dentists may submit claims for you, which means you have little or no paperwork.** You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8**.

Q. How do I pay for my Dental plan?

A. **Premiums will be conveniently paid through payroll deduction.** So you don't have to worry about writing a check or missing a payment.

Q. When can I enroll?

A. **You can enroll during your open enrollment period.**

Q. How can I access my account?

A. Go to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or download the **MetLife Mobile App**⁷ on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Have other questions?

Please call MetLife directly at
1-800-GET-MET8
1-800-438-6388
and talk with a benefits consultant.

1. National Institutes of Health. Oral Health in America: Advances and Challenges. Bethesda, MD: US Department of Health and Human Services, National Institutes of Health, National Institute of Dental and Craniofacial Research, 2021.

2. Subject to frequency limitations.

3. See table above for state availability. Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

4. Based on internal analysis by MetLife. Savings from enrolling in a dental benefits program will depend on various factors, including costs of the program, how often members visit a dentist and the cost of services rendered.

5. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

6. In California, orthodontic and pedodontic specialty services requires pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

7. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.

8. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Group dental insurance plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

